

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

In re:

**NYEMEKIA MUNN**

S.S. No.: xxx-xx-8451

Mailing Address: 802 CHALK LEVEL RD, Durham, NC 27704-

**Case No. 10-80633**

Debtor.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on April 9, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: April 26, 2010

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

# CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 3/25/10  
 Lastname-SS#: Munn-8451

## RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

## SURRENDER COLLATERAL

Creditor Name	Description of Collateral

## ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
PNC		\$13,425	**
			**
			**
			**

## REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

## LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
PNC		\$1,176	N/A	n/a	\$1,176.00	Residence
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

## STD - SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Citifinancial Auto		\$7,965	5.00	\$80	\$164.44	2006 Dodge Magnum
			5.00			
			5.00			
			5.00			

## STD - SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)		Amount	
Law Offices of John T. Orcutt, P.C.		\$1,700	
SECURED TAXES		Secured Amt	
IRS Tax Liens			
Real Property Taxes on Retained Realty			
UNSECURED PRIORITY DEBTS		Amount	
IRS Taxes		\$10,472	
State Taxes		\$1,436	
Personal Property Taxes		\$253	
Alimony or Child Support Arrearage			
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)			
GENERAL NON-PRIORITY UNSECURED			Amount**
DMI=	None(\$0)		None(\$0)

## PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,888** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **0.88** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt

† = May include up to 2 post-petition payments

\* Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE

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Ch13Plan\_MD\_(DeSardi Version 1/12/10) © LOJTO

## Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

## **CERTIFICATE OF SERVICE**

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s WILLIAM MCDONALD  
\_\_\_\_\_  
WILLIAM MCDONALD

North Carolina Department of Revenue  
c/o NC Department of Justice  
Post Office Box 629  
Raleigh, NC 27602-0629

Internal Revenue Service (ED)\*\*  
Post Office Box 21126  
Philadelphia, PA 19114-0326

CitiFinancial  
1405 S Pollock Street  
Selma, NC 27576-3405

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

CitiFinancial  
Credit Bureau Corrections Dept  
300 St Paul Place, BSP13A  
Baltimore, MD 21202

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

Absolute Collection Service \*\*  
421 Fayetteville Street Mall  
Suite 600  
Raleigh, NC 27601

CitiFinancial Auto  
P.O. Box 183036  
Columbus, OH 43218-3036

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Allied Interstate  
1800 Broadway Building 4A  
Buffalo, NY 14212-2001

Credit Collection Service  
Post Office Box 9136  
Needham Heights, MA 02494-9136

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Allstate Insurance  
Post Office Box 3589  
Akron, OH 44309-3589

Dillard \\*\*  
P.O. Box 981430  
El Paso, TX 79998-1430

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

BB&T  
PO Box 819  
Wilson, NC 27894

Discover Card\*\*\*  
Post Office Box 30943  
Salt Lake City, UT 84130

Innovis Data Solutions  
Attn: Consumer Assistance  
P.O. Box 1534  
Columbus, OH 43216-1534

Calvary Portfolio Services  
Post Office Box 1017  
Hawthorne, NY 10532

Durham County Animal Control  
Post Office Box 580396  
Charlotte, NC 28258

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Calvary Portfolio Services  
Post Office Box 26570  
Fort Lauderdale, FL 33320

Durham County Tax Collector  
Post Office Box 3397  
Durham, NC 27701

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

Centura  
Post Office Box 2857  
Rocky Mount, NC 27802

Durham Emergency Physicians \*\*  
P.O. Box 15133  
Durham, NC 27704-0133

Durham Regional Hospital  
and Emergency Medical Service  
402 Stadium Drive  
Durham, NC 27704

Mazda American Credit\*\*  
Customer Service  
Post Office Box 542000  
Omaha, NE 68154-8000

Professional Recovery Services Ir  
Post Office Box 1880  
Voorhees, NJ 08043

E Recovery Solutions  
1650 Cambria Street, NE  
Christiansburg, VA 24073

NCC Business Services  
3733 University Boulevard  
Ste 300  
Jacksonville, FL 32217

Progressive Auto Insurance  
6300 Wilson Mills Road  
Mayfield Village, OH 44143

First National Collection Bureau  
Post Office Box 4115  
Concord, CA 94524

North Carolina Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

Receivables Performance Manage  
20816 44th Avenue West  
Lynnwood, WA 98036

HSBC  
90 Christianan Road  
New Castle, DE 19720

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

Redline Recovery Services  
6341 Inducon Drive East  
Sanborn, NY 14132-9097

Internal Revenue Service (MD)\*\*  
Post Office Box 21126  
Philadelphia, PA 19114-0326

Omega Cheer  
4984 Blue Banks Loop Road NE  
Leland, NC 28451

Sprint PCS  
Customer Care  
Post Office Box 8077  
London, KY 40742-8077

International Media Concepts  
Post Office Box 437  
New Hyde Park, NY 11040

Penn Credit Corporation  
Post Office Box 988  
Harrisburg, PA 17108-0988

TeleCheck Recovery Services  
Post Office Box 17450  
Denver, CO 80217-0450

Laurence A Hecker, Attorney At Law  
2C South Gold Drive  
Trenton, NJ 08691

Planned Parenthood  
101 Newsome Street  
Durham, NC 27704

UNC Public Safety  
Post Office Box 651384  
Charlotte, NC 28265

Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

PNC Mortgage  
Post Office Box 1820  
Dayton, OH 45401-1820

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

Liberty Mutual Group \*\*  
P.O. Box 9099  
Dover, NH 03821-9099

Professional Credit Service  
1058 W Club Blvd #145  
Durham, NC 27701